Case 19-57393-pwb Doc 14 Filed 05/14/19 Entered 05/14/19 16:35:18 Desc Main of 10 Fill in this information to identify your case: Debtor 1 Shalisa Shenick Gee Middle Name First Name Last Name Check if this is an amended plan, and Debtor 2 list below the sections of the plan that (Spouse, if filing) First Name Middle Name Last Name have been changed. Amendments to sections not listed below will be United States Bankruptcy Court for the Northern District of Georgia ineffective even if set out later in this amended plan. Case number 19-57393-PWB (if known) Chapter 13 Plan NOTE: The United States Bankruptcy Court for the Northern District of Georgia adopted this form plan for use in Chapter 13 cases in the District pursuant to Federal Rule of Bankruptcy Procedure 3015.1. See Order Requiring Local Form for Chapter 13 Plans and Establishing Related Procedures, General Order No. 21-2017, available in the Clerk's Office and on the Bankruptcy Court's website, ganb.uscourts.gov. As used in this plan, "Chapter 13 General Order" means General Order No. 21-2017 as it may from time to time be amended or superseded. Part 1: Notices This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the To Debtor(s): option is appropriate in your circumstances. Plans that do not comply with the United States Bankruptcy Code, local rules and judicial rulings may not be confirmable. In the following notice to creditors, you must check each box that applies. To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. Check if applicable. The plan provides for the payment of a domestic support obligation (as defined in 11 U.S.C. § 101(14A)), set out in You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless the Bankruptcy Court orders otherwise. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. To receive payments under this plan, you must have an allowed claim. If you file a timely proof of claim, your claim is deemed allowed unless a party in interest objects. See 11 U.S.C. § 502(a). The amounts listed for claims in this plan are estimates by the debtor(s). An allowed proof of claim will be controlling, unless the Bankruptcy Court orders otherwise. The following matters may be of particular importance. Debtor(s) must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not included," if both boxes are checked, or if no box is checked, the provision will be ineffective even if set out later in the plan. A limit on the amount of a secured claim, that may result in a partial § 1.1 ■ Included Not Included payment or no payment at all to the secured creditor, set out in § 3.2 Avoidance of a judicial lien or nonpossessory, nonpurchase-money ■ Not Included § 1.2 Included security interest, set out in § 3.4

Not Included

Included

Nonstandard provisions, set out in Part 8

§ 1.3

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Pa	rt 2: Plan Payn	nents and Length of Plan; [Disbursement of Funds by Trustee to Holders of Allowed Claims				
§ 2.1	Regular Payments to the trustee; applicable commitment period.						
	The applicable commitment period for the debtor(s) as set forth in 11 U.S.C. § 1325(b)(4) is:						
	Check one: ■ 36 months ☐ 60 months						
	Debtor(s) will make regular payments ("Regular Payments") to the trustee as follows:						
	The debtor(s) will pay\$460.00 permonth for the applicable commitment period. If the applicable commitment period is 36						
	months, additional Regular Payments will be made to the extent necessary to make the payments to creditors specified in this plan, not to exceed						
	60 months unless the Bankruptcy Court orders otherwise. If all allowed claims treated in § 5.1 of this plan are paid in full prior to the expiration of						
	the applicable commitment period, no further Regular Payments will be made. Check if applicable.						
		Beginning on	The Regular Payment	For the following reason (insert reason for change):			
	(insert date):	amount will change to (insert amount):					
		(moore amounty.					
		per week	-				
§ 2.2	Regular Payments; n	• •					
	Regular Payments to the trustee will be made from future income in the following manner:						
	Check all that apply. Debtor(s) will make payments pursuant to a payroll deduction order. If a deduction does not occur, the debtor(s) will pay to the trustee the						
	amount that should have been deducted.						
	■ Debtor(s) will make payments directly to the trustee.						
	☐ Other (specify method of payment):						
§ 2.3	Income tax refunds.						
	Check one.						
	Debtor(s) will retain any income tax refunds received during the pendency of the case.						
	■ Debtor(s) will (1) supply the trustee with a copy of each income tax return filed during the pendency of the case within 30 days of						
	filing the return and (2) turn over to the trustee, within 30 days of the receipt of any income tax refund during the applicable commitment period for tax years 2019, 2020, 2021 , the amount by which the total of all of the income tax refunds						
	received for each year exceeds \$2,000 ("Tax Refunds"), unless the Bankruptcy Court orders otherwise. If debtor's spouse is not a						
	debtor in this case, "tax refunds received" means those attributable to the debtor.						
	☐ Debtor(s) will treat tax refunds ("Tax Refunds") as follows:						
§ 2.4	Additional Payments	<u> </u>					
	Check one.						
	None. If "None" is checked, the rest of § 2.4 need not be completed or reproduced.						
§ 2.5	[Intentionally omitted.]						
30	Looany omittee	 1					
	Disharas	da bastanata da bilitaria	Lateran				
§ 2.6	טוsbursement of fun	ds by trustee to holders of allowed	ı cıaıms.				

- §
 - (a) Disbursements before confirmation of plan. The trustee will make preconfirmation adequate protection payments to holders of allowed claims as set forth in §§ 3.2 and 3.3.
 - (b) Disbursements after confirmation of plan. Upon confirmation, after payment of the trustee's statutory fee, the trustee will disburse Regular Payments, Additional Payments, and Tax Refunds that are available for disbursement to make payments to holders of allowed claims as follows:
 - (1) First disbursement after confirmation of Regular Payments. In the first disbursement after confirmation, the trustee will disburse all available funds from Regular Payments in the following order:
 - (A) To pay any unpaid preconfirmation adequate protection payments required by 11 U.S.C. § 1326(a)(1)(C) as set forth in § 3.2, § 3.3, and

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Debtor Shalisa Shenick Gee

orders of the Bankruptcy Court;

- (B) To pay fees, expenses, and costs of the attorney for the debtor(s) as set forth in § 4.3;
- (C) To make payments pro rata based on the monthly payment amount: on secured claims as set forth in §§ 3.1, 3.2, 3.3, and 3.4; on domestic support obligations as set forth in § 4.4; on the arrearage claims on nonpriority unsecured claims as set forth in § 5.2; and on executory contracts and unexpired leases as set forth in § 6.1; and
- (D) To pay claims in the order set forth in § 2.6(b)(3).
- (2) Second and subsequent disbursements after confirmation of Regular Payments. In the second disbursement after confirmation, and each month thereafter, the trustee will disburse all available funds from Regular Payments in the order below. All available Regular Payments will be distributed to the claims in each paragraph until such claims are paid in full.
 - (A) To make concurrent monthly payments, including any amount past due under this plan: on secured claims as set forth in §§ 3.1, 3.2, 3.3, and 3.4; on fees, expenses, and costs of the attorney for the debtor(s) as set forth in § 4.3; on domestic support obligations as set forth in § 4.4; on the arrearage claims on both nonpriority unsecured claims as set forth in § 5.2 and executory contracts and unexpired leases as set forth in § 6.1;
 - (B) To make pro rata payments on administrative expenses allowed under 11 U.S.C. § 503(b) other than the trustee's fee and the debtor's attorney's fees, expenses, and costs; and
 - (C) To pay claims in the order set forth in § 2.6(b)(3).
- (3) Disbursement of Additional Payments and Tax Refunds. The trustee will disburse the Additional Payments and Tax Refunds in the following order:
 - (A) To pay fees, expenses, and costs of the attorney for the debtor(s) as set forth in § 4.3;
 - (B) To make pro rata payments on administrative expenses allowed under 11 U.S.C. § 503(b) other than the trustee's fee and the debtor's attorney's fees, expenses, and costs:
 - (C) To make payments pro rata based on the monthly payment amount: on secured claims as set forth in §§ 3.1, 3.2, 3.3, and 3.4; on domestic support obligations as set forth in § 4.4; on the arrearage claims on both nonpriority unsecured claims as set forth in § 5.2 and executory contracts and unexpired leases as set forth in § 6.1;
 - (D) To pay other Allowed Secured Claims as set forth in § 3.6;
 - (E) To pay allowed claims entitled to priority under 11 U.S.C. § 507, other than administrative expenses and domestic support obligations; and
 - (F) To pay nonpriority unsecured claims not otherwise classified as set forth in § 5.1 ("Unclassified Claims") and to pay nonpriority unsecured claims separately classified as set forth in § 5.3 ("Classified Claims"). The trustee will estimate the total amounts to be disbursed during the plan term (1) to pay Unclassified Claims and (2) to pay Classified Claims. Funds available for disbursement on these claims will be allocated pro rata to each class, and the funds available for disbursement for each class will be paid pro rata to the creditors in the class.
- (4) Unless the debtor(s) timely advise(s) the trustee otherwise in writing, the trustee may treat and disburse any payments received from the debtor(s) as Regular Payments.

Part 3: Treatment of Secured Cla	aims
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Maintenance of payments and cure of default, if any.

Check one

- None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced.
- Beginning with the first payment that is due after the date of the order for relief under Chapter 13, the debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed directly by the debtor(s). Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated below.

If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless the Bankruptcy Court orders otherwise, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan.

Name of creditor	Collateral	Estimated amount of arrearage (if any)	Interest rate on arrearage (if applicable)	Monthly plan payment on arrearage
Carrington Mortgage Services	7200 Toccoa Circle Union City, GA 30291	\$3,830.00	0.00%	\$50.00 to increase to \$75.00 on 8/2021.
Oakley Township HOA, Inc.	7200 Toccoa Circle Union City, GA 30291	\$7,000.00	0.0%	\$75.00 to increase to \$165.00 on 8/2021.

§ 3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims.

Case 19-57393-pwb Doc 14 Filed 05/14/19 Entered 05/14/19 16:35:18 **Desc Main** Page 4 of 10 Case number 19-57393-PWB Document Debtor Shalisa Shenick Gee None. If "None" is checked, the rest of § 3.2 need not be completed or reproduced. The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked. The debtor(s) request(s) that the Bankruptcy Court determine the value of the secured claims listed below. For each non-governmental secured claim listed below, the debtor(s) state(s) that the value of the secured claim should be as set out in the column headed Amount of secured claim. For secured claims of governmental units, unless the Bankruptcy Court orders otherwise, the value of a secured claim listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below. For each creditor checked below, debtor(s) will file a motion pursuant to Bankruptcy Rule 3012 and the Chapter 13 General Order to request determination of the amount of the secured claim. For each listed claim below, the value of the secured claim will be paid in full with interest at the rate stated below. The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan. The trustee will make monthly preconfirmation adequate protection payments that 11 U.S.C. § 1326(a)(1)(C) requires to the creditor in the amount set out in the column headed Monthly preconfirmation adequate protection payment. The holder of any claim listed below as having value in the column headed Amount of secured claim will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of: (a) payment of the underlying debt determined under nonbankruptcy law, or (b) payment of the amount of the secured claim, with interest at the rate set forth below, and discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor. Name of creditor Amount of Interest Monthly Monthly only if amount of date of purchase collateral claims senior to secured postrate premotion claim total claim creditor's claim confirmation confirmation adequate to be payment filed protection payment American Credit \$12,909.00 2011 Nissan \$8,275.00 \$0.00 \$8,275.00 5.5% \$124.00 \$124.00 to Acceptance Maxima increase to 10/2014 \$185.00 on 8/2021. § 3.3 Secured claims excluded from 11 U.S.C. § 506. Check one None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced. § 3.4 Lien avoidance. Check one. None. If "None" is checked, the rest of § 3.4 need not be completed or reproduced. § 3.5 Surrender of collateral. Check one None. If "None" is checked, the rest of § 3.5 need not be completed or reproduced. The debtor(s) elect(s) to surrender to each creditor listed below the collateral that secures the creditor's claim. The debtor(s) request(s) that, upon confirmation of this plan, the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under § 1301 be

terminated in all respects. Confirmation of the plan results in termination of such stays. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5 below. No payments as to the collateral will be made, and all secured claims based on the

Collateral

Bed

collateral will not otherwise be treated by the plan.

Name of Creditor

Progressive Lease

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Debtor Shalisa Shenick Gee

§ 3.6 Other Allowed Secured Claims.

A proof of claim that is filed and allowed as a secured claim, but is not treated as a secured claim in this plan, shall be paid with interest at the rate of 5.5 %. Payments will commence as set forth in § 2.6. Notwithstanding the foregoing, the debtor(s), and any other party in interest, may: object to allowance of the claim; request that the Bankruptcy Court determine the value of the secured claim if modification of the claim is permissible and if 11 U.S.C. § 506 is applicable; or request that the Bankruptcy Court avoid the creditor's lien pursuant to 11 U.S.C. § 522(f), if applicable.

If the Bankruptcy Court determines the value of the secured claim, the portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan.

The holder of the claim will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

- (a) payment of the underlying debt determined under nonbankruptcy law, or
- (b) payment of the amount of the secured claim, with interest at the rate set forth above, and discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

Part 4:

Treatment of Fees and Priority Claims

§ 4.1 General.

Trustee's fees and all allowed priority claims will be paid in full without postpetition interest. An allowed priority claim will be paid in full regardless of whether it is listed in § 4.4.

§ 4.2 Trustee's fees.

Trustee's fees are governed by statute and may change during the course of the case.

§ 4.3 Attorney's fees.

- (a) The unpaid fees, expenses, and costs owed to the attorney for the debtor(s) in connection with legal representation in this case are 4,500.00 ... The allowance and payment of the fees, expenses and costs of the attorney for the debtor(s) are governed by General Order 22-2017 ("Chapter 13 Attorney's Fees Order"), as it may be amended.
- (b) Upon confirmation of the plan, the unpaid amount shall be allowed as an administrative expense under 11 U.S.C. § 503(b) to the extent set forth in the Chapter 13 Attorney's Fees Order.
- (c) The Bankruptcy Court may allow additional fees, expenses, and costs to the attorney for debtor(s) in excess of the amount shown in § 4.3(a) above upon application of the attorney in compliance with the Chapter 13 Attorney's Fees Order and after notice and a hearing.
- (d) From the first disbursement after confirmation, the attorney will receive payment under § 2.6(b)(1) up to the allowed amount set forth in § 4.3(a).
- (e) The unpaid balance and any additional amounts allowed under § 4.3(c) will be payable (1) at \$_ per month from Regular Payments and (2) from Tax Refunds or Additional Payments, as set forth in § 2.6, until all allowed amounts are paid in full.
- (f) If the case is converted to Chapter 7 before confirmation of the plan, the debtor(s) direct(s) the trustee to pay to the attorney for the debtor(s) the amount of \$\,\,\,\,\,\,\,\,\,\,\,\operatorname{2,500.00}\,\,\,\,\not to exceed the maximum amount that the Chapter 13 Attorney's Fees Order permits. If the attorney for the debtor(s) has complied with the applicable provisions of the Chapter 13 Attorney's Fees Order, the trustee will deliver, from the funds available, the stated amount or the maximum amount to the attorney, whichever is less.
- (g) If the case is dismissed before confirmation of the plan, fees, expenses, and costs of the attorney for the debtor(s) in the amount of _, not to exceed the maximum amount that the Chapter 13 Attorney's Fees Order permits, will be allowed to the extent set forth in the Chapter 13 Attorney's Fees Order. The attorney may file an application for fees, expenses, and costs in excess of the maximum amount within 14 days from entry of the order of dismissal. If the attorney for the debtor(s) has complied with the applicable provisions of the Chapter 13 Attorney's Fees Order, the trustee will deliver, from the funds available, the allowed amount to the attorney.
- (h) If the case is converted to Chapter 7 after confirmation of the plan, the debtor(s) direct(s) the trustee to deliver to the attorney for the debtor(s), from the funds available, any allowed fees, expenses, and costs that are unpaid.
- (i) If the case is dismissed after confirmation of the plan, the trustee will pay to the attorney for the debtor(s), from the funds available, any allowed fees, expenses, and costs that are unpaid.

Priority claims other than attorney's fees.

None. If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

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Pa	rt 5: Treatment of Nonpriority Unsecured Claims					
§ 5.1	Nonpriority unsecured claims not separately classified.					
	Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata, as set forth in § 2.6. Holders of these claims will receive:					
	Check one.					
A pro rata portion of the funds remaining after disbursements have been made to all other creditors provided for in this plan.						
	A pro rata portion of the larger of (1) the sum of \$ and (2) the funds remaining after disbursements have been made to all other creditors provided for in this plan.					
	The larger of (1)% of the allowed amount of the claim and (2) a pro rata portion of the funds remaining after disbursements have been made to all other creditors provided for in this plan.					
	100% of the total amount of these claims					
	Unless the plan provides to pay 100% of these claims, the actual amount that a holder receives will depend on (1) the amount of claims filed and allowed and (2) the amounts necessary to pay secured claims under Part 3 and trustee's fees, costs, and expenses of the attorney for the debtor(s), and other priority claims under Part 4.					
§ 5.2	Maintenance of payments and cure of any default on nonpriority unsecured claims.					
	Check one.					
	■ None. If "None" is checked, the rest of § 5.2 need not be completed or reproduced.					
§ 5.3	Other separately classified nonpriority unsecured claims.					
	Check one.					
	■ None. If "None" is checked, the rest of § 5.3 need not be completed or reproduced.					
Pa	rt 6: Executory Contracts and Unexpired Leases					
§ 6.1	The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected.					
	Check one.					
	■ None. If "None" is checked, the rest of § 6.1 need not be completed or reproduced.					
Pa	rt 7: Vesting of Property of the Estate					
§ 7.1	Unless the Bankruptcy Court orders otherwise, property of the estate shall not vest in the debtor(s) on confirmation but will vest in the debtor(s) only upon: (1) discharge of the debtor(s); (2) dismissal of the case; or (3) closing of the case without a discharge upon the completion of payments by the debtor(s).					

Part 8: Nonstandard Plan Provisions

- Check "None" or list Nonstandard Plan Provisions.
 - None. If "None" is checked, the rest of Part 8 need not be completed or reproduced.

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Debtor Shalisa Shenick Gee

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Pa	rt 9: Signatures			
9.1	Signatures of Debtor(s) and Att	orney for Debtor(s).		
	The debtor(s) must sign below. 7	The attorney for the debtor(s), if any, mu	st sign below.	
×	/s/Shalisa Shenick Gee		×	
	Signature of debtor 1 executed o	n 05 / 14 / 2019	Signature of debtor 2 executed o	n
	-	MM / DD / YYYY	•	MM / DD / YYYY
	7200 Toccoa Circle, Union City, GA 30291			
	Address	City, State, ZIP code	Address	City, State, ZIP code
×	/ /s/Stacey L. Butler, Ga Bar #4680	163	Date: 05 / 14 / 2019	
	Signature of attorney for debtor(s)		MM / DD / YYYY	
	The Bankruptcy Law Group LLC		155 Eagles Walk, Suite A, Stockt	oridae. GA 30281
	Firm		Address	City, State, ZIP code

By filing this document, the debtor(s), if not represented by an attorney, or the attorney for debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 Plan are identical to those contained in the Local Form for Chapter 13 Plans that the Bankruptcy Court for the Northern District of Georgia has prescribed, other than any nonstandard provisions included in Part 8.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF GEORGIA ATLANTA DIVISION

In re:

CHAPTER 13

SHALISA SHENICK GEE,

.

:

CASE NO. 19-57393-PWB

.

Debtor.

CERTIFICATE OF SERVICE

I certify that I am over the age of 18 and that I served a copy of the foregoing "Chapter 13 Plan" by first class U.S. Mail, with adequate postage prepaid on the following persons or entities at the address stated to include the attached mailing matrix;

Debtor: Shalisa Shenick Gee 7200 Toccoa Circle Union City, GA 30291

I certify that, by agreement of the parties, Mary Ida Townson, Chapter 13 Trustee, was served via the ECF electronic mail/noticing system.

Dated: Tuesday, May 14, 2019 /s/

Stacey L. Butler GA Bar No. 468063 The Bankruptcy Law Group, LLC Attorney for the Debtor 155 Eagles Walk, Suite A Stockbridge, GA 30281 770-389-0002 Phone 770-389-0012 Fax courtdocs@slblawgroup.com Label Matrix for local noticing Case 19-57393-pwb Northern District of Georgia

Ashley Stewart P O Box 659705 San Antonio, TX 78265-9705

Tue May 14 15:57:52 EDT 2019

Atlanta

Carrington Mortgage Services Attn: Bankruptcy Po Box 3730 Anaheim, CA 92803-3730

Credit Collection Services Two Wells Avenue Newton Center, MA 02459-3246

Department of Justice, Tax Division Civil Trial Section, Southern Region PO Box 14198 Washington, DC 20044-4198

(p) GEORGIA DEPARTMENT OF REVENUE COMPLIANCE DIVISION ARCS BANKRUPTCY 1800 CENTURY BLVD NE SUITE 9100 ATLANTA GA 30345-3202

(p) JEFFERSON CAPITAL SYSTEMS LLC PO BOX 7999 SAINT CLOUD MN 56302-7999

LabCorp P O Box 2240 Burlington, NC 27216-2240

Merchants Adjustment Service P O Box 7511 Mobile, AL 36670-0511

Oakley Township HOA, Inc. c/.o Winter Capriola Zenner, LLC One Securities Centre 3490 Piedmont Rd NE, Suite 800 Atlanta, GA 30305-4811

Doc 14 Filed 05/14/19 Entered 05/14/19 16:35:18 Desc Main Page 9 of 10 7525 W Campus Rd

New Albany, OH 43054-1121

Stacey L. Butler The Bankruptcy Law Group, LLC Suite A 155 Eagles Walk Stockbridge, GA 30281-6342

Credence Resource Management 17000 Dallas Parkway Suite 204 Dallas, TX 75248-1940

Department of Education/Nelnet 121 S 13th St Lincoln, NE 68508-1904

First Source Advanatage LLC 205 Bryant Woods S. Buffalo, NY 14228-3609

Internal Revenue Service 401 W. Peachtree St. NW Stop 334-D Atlanta, GA 30308

Jefferson Capital Systems, LLC Po Box 1999 Saint Cloud, MN 56302

Medical Revenue Service PO Box 1149 Sebring, FL 33871-1149

North Atlanta Surgical Assoc. 515 New 'Tree Rd #202 Atlanta, GA 30341-3326

Peachtree City Obstetrics & Gynecology P P O Box 2505 30269 Peachtree City, GA 30269-0505

Carrington Mortgage Services 1600 S Douglass Rd Ste 2 Anaheim, CA 92806-5951

Spartanburg, SC 29302-2185

961 E Main St

Credence Resource Management 17000 Dallas Pkwy Ste 20 Dallas, TX 75248-1940

Department of Education/Nelnet

Attn: Claims Po Box 82505

Lincoln, NE 68501-2505

Shalisa Shenick Gee 7200 Toccoa Circle Union City, GA 30291-3433

Internal Revenue Service P O Box 7346 Philadelphia, PA 19101-7346

LA Fitness P O Box 61300 Irvine, CA 92602-6043

Merchants Adjustment Service Attn: Bankruptcy 56 North Florida St Mobile, AL 36607-3108

North Shore Agency 270 Spagnoli Rd Suite 110 Melville, NY 11747-3515

Perfection Collection 313 E 1200 S Orem, UT 84058-6910

Perfection Collection 19-57393-pwb Attn: Bankruptcy Department 313 E 1200 S, Suite 102

P 0 Box 650292 nt Dallas, TX 75265-0292

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PO BOX 41067 NORFOLK VA 23541-1067

Portfolio Recovery Po Box 41021 Norfolk, VA 23541-1021

Orem, UT 84058-6910

Progressive Leasing 256 West Data Drive Draper, UT 84020-2315 Mary Ida Townson Chapter 13 Trustee Suite 2200

191 Peachtree Street, NE

Atlanta, GA 30303-1770

United States Attorney 600 Russell B. Russell Bldg. 75 Ted Turner Drive, SW Atlanta, GA 30303-3315

United States Attorney Northern District of Georgia 75 Ted Turner Drive SW, Suite 600 Atlanta GA 30303-3309

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Georgia Department of Revenue Compliance Division ARCS-Bankruptcy 1800Century Blvd. NE, Suite 9100 Atlanta, GA 30345-3202

Jefferson Capital Systems, LLC 16 Mcleland Rd Saint Cloud, MN 56303

Portfolio Recovery 120 Corporate Blvd Ste 1 Norfolk, VA 23502

(d)Portfolio Recovery Attn Bankruptcy P O Box 41067 Norfolk, VA 23541

End of Label Matrix 37 Mailable recipients Bypassed recipients 37 Total